Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 1 of 79

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	☐ Chapter 12 ☐ Chapter 13

#### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself						
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):				
Your full name	Sheila First name	First name				
Write the name that is on your government-issued	Middle name	Middle name				
picture identification (for example, your driver's license or passport	Pulphus					
Bring your picture	Last name	Last name				
identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)				
2. All other names you have used in the last	First name	First name				
8 years						
Include your married or maiden names.	Middle name	Middle name				
acc.i. namesi	Last name	Last name				
	First name	First name				
	Middle name	Middle name				
	Last name	Last name				
3. Only the last 4 digits of your Social	XXX - XX- 5090	xxx - xx-				
Security number or federal Individual	OR	OR				
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-				

## Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 2 of 79

D	ebtor 1 Sheila First Name	Pulphus  Middle Name Last Name	Case number (if known)
	FIRST Name	Middle Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		12614 S. Princeton Ave.  Number Street	Number Street
		Chicago Illinois 60628	
		City State Zip Code	City State Zip Code
		Cook County	County
		•	
		If your mailing address is different from the one above, fill it in here. Note that the court will send any	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to
		notices to you at this mailing address.	this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

## Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 3 of 79

De	ebtor 1 Sheila		Pulphus	Case number (if kr.	nown)			
	First Name	Middle Name	Last Name					
Pa	Part 2: Tell the Court About Your Bankruptcy Case							
7.	The chapter of the Bankruptcy Code you are choosing to file under		description of each, see <i>Notice F</i> 0)). Also, go to the top of page 1		C. § 342(b) for Individuals Filing for opriate box.			
8.	How you will pay the fee	more details about cashier's check, or may pay with a cree  I need to pay the findividuals to Pay  I request that my finding may, but is not the official poverty you choose this open.	how you may pay. Typically, i money order. If your attorney dit card or check with a pre-prese in installments. If you cho Your Filing Fee in Installments fee be waived (You may required required to, waive your fee, line that applies to your family	you are paying the submitting your nted address.  See this option, sign (Official Form 10) option only and may do so or a size and you are	the clerk's office in your local court for the fee yourself, you may pay with cash, or payment on your behalf, your attorney and attach the <i>Application for</i> 3A).  By if you are filing for Chapter 7. By law, a sally if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)			
9.	Have you filed for bankruptcy within the last 8 years?	Ves. District District District		MM / DD / YYYY en MM / DD / YYYY	Case number  Case number  Case number			
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	V No.  Yes. Debtor District Debtor District	Wi	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known			
11.	Do you rent your residence?	✓ No. Go to			est You (Form 101A) and file it with			

### Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 4 of 79

Debtor 1 Sheila Pulphus Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ✓ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 5 of 79

Debtor 1 Sheila Pulphus Case number (if known)

#### First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. My physical disability causes me to Disability. My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing

about credit counseling, you must file a motion for

waiver of credit counseling with the court.

about credit counseling, you must file a motion for

waiver of credit counseling with the court.

Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 6 of 79

Debtor 1 Sheila First Name	Pulph Middle Name Last N		known)
	estions for Reporting Purposes	ame	
16. What kind of debts do you have?	16a. Are your debts primarily con "incurred by an individual prin No. Go to line 16b. Yes. Go to line 17.  16b. Are your debts primarily bus	marily for a personal, family, or ho siness debts? Business debts are stment or through the operation o	e debts that you incurred to obtain of the business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that funds  No.		t property is excluded and administrative ecured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	
20. How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ☑ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	
For you	correct.  If I have chosen to file under Chapte of title 11, United States Code. I un under Chapter 7.  If no attorney represents me and I dout this document, I have obtained I request relief in accordance with the I understand making a false statement.	er 7, I am aware that I may proceed aderstand the relief available under all and read the notice required by 1 the chapter of title 11, United State ent, concealing property, or obtain can result in fines up to \$250,000, and 3571.	es Code, specified in this petition.
	Executed on 7/23/2018 MM / DD / YY	Execut	

## Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 7 of 79

Debtor 1 Sheila		Pulphus	Case number (if k	known)		
First Name	Middle Name	Last Name				
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12,	or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the		
If you are not	debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I					
represented by an	. ,	,	• •	ules filed with the petition is incorrect.		
attorney, you do not	•	, ,		•		
need to file this page.	/s/ Hilary L Jabs		Date	7/23/2018		
	Signature of Attorney	for Debtor	M	M / DD / YYYY		
	Hilary L Jabs					
	Printed name					
	Semrad Law Firm					
	Firm name					
	11101 S. Western Ave	enue				
	Street					
	Chicago		Illinois	60643		
	City		State	Zip Code		
	Contact phone	3122234975	Email address	hjabs@semradlaw.com		
			_			
			Illinois			
	Bar number		State			

### Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 8 of 79

Fill in this information to identify your case:						
Debtor 1	Sheila		Pulphus			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)						

Check if this is an
amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
	value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,000.00
1c. Copy line 63, Total of all property on Schedule A/B	\$2,000.00
art 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	<b>#0.00</b>
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	40.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$37,931.00
Your total liabilities	\$37,931.00
art 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	\$885.00
Copy your combined monthly income from line 12 of Schedule I	
Schedule J: Your Expenses (Official Form 106J)	4705.00
Copy your monthly expenses from line 22, Column A, of Schedule J	\$735.00

Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 9 of 79

Deb	tor 1 Sheila		Pulphus	Case number (if known)				
	First Name	Middle Name	Last Name					
Part 4	Answer These Que	estions for Administrat	ive and Statistical Rec	bras				
6. <b>A</b>	6. Are you filing for bankruptcy under Chapters 7, 11, or 13?							
Г	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.							
- F	▼ Yes.							
7 14		0						
7. W	hat kind of debt do you ha							
Ŀ				d by an individual primarily for a personal, al purposes. 28 U.S.C. § 159.				
г	☐ Your debts are not prin	narily consumer debts. Yo	ou have nothing to report on	this part of the form. Check this box and sub	omit			
	this form to the court wit							
Ω [	From the Statement of Vo	ur Current Menthly Incom	e: Copy your total current m	anthly income from Official	\$66.00			
	Form 122A-1 Line 11; <b>OR</b> , I			onuny income nom omciai	\$66.00			
9.	Copy the following specia	al categories of claims fro	om Part 4, line 6 of Schedu	le E/F:				
	From Part 4 on Schedule	E/F, copy the following:		Total claim				
	On Demonting annual ability	ations (Complies Co.)		\$0.00				
	9a. Domestic support oblig	ations (Copy line 6a.)		<u>-</u>				
	9b. Taxes and certain other	debts you owe the governi	ment. (Copy line 6b.)	\$0.00				
	9c. Claims for death or pers	sonal injury while you were i	intoxicated. (Copy line 6c.)	\$0.00				
	9d. Student loans. (Copy li	ne 6f )		\$0.00				
	od. olddon odno. (oopy inte of.)			\$0.00				
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)								
				\$0.00				
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)							

\$0.00

9g. Total. Add lines 9a through 9f.

Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 10 of 79

Fill in this	inforn	nation to identify your c	ase:			
Debtor 1		Sheila		Pulphus		
Debtor 2		First Name	Middle N	ame Last Name		
(Spouse, if fi	ling)	First Name	Middle Na	ame Last Name		
United Sta	ates Ba	ankruptcy Court for the:	Northern	District of Illinois		
Case num (If known)	nber			(State)		
Officia	al Fo	orm 106A/B				Check if this is an amended filing
Sche	dul	e A/B: Prope	erty			12/1
category v responsibl write your	where le for name	you think it fits best. I supplying correct infor e and case number (if I	Be as complete ar mation. If more sp known). Answer ev	st an asset only once. If an asset fits in more the discourate as possible. If two married people pace is needed, attach a separate sheet to this very question.  Ind, or Other Real Estate You Own or Have	are filing together, both a form. On the top of any a	are equally
				n any residence, building, land, or similar prope		
7. Do you	No. C	Go to Part 2  Where is the property?	quitable interest i	n any residence, building, land, or similar propi	erty:	
1.1	Stree	t address, if available, or	other description	What is the property? Check all that apply.  Single-family home  Duplex or multi-unit building	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
				Condominium or cooperative  Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
	Num	ber Street State	Zip Code	Land Investment property Timeshare Other	Describe the nature of interest (such as fee state entireties, or a life	simple, tenancy by
				Who has an interest in the property? Check one.	Check if this is co (see instructions)	ommunity property
				Debtor 1 only	ы	
				Debtor 2 only		
				Debtor 1 and Debtor 2 only  At least one of the debtors and another		
				Other information you wish to add about this	tem, such as local	
If you	own o	or have more than one, li	ist here:	property identification number:		
1.2	Stree	What is the property? Check all that apply.  I address, if available, or other description			the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D:</i> aims Secured by Property.
				Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
	Num	ber Street		Land Investment property	Describe the nature of interest (such as fee s	simple, tenancy by
	City	State	Zip Code	Timeshare Other Other  Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is co (see instructions)	ommunity property
				Other information you wish to add about this property identification number:	tem, such as local	

# Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 11 of 79

Debtor 1			ase number (if known)
	First Name Mide	dle Name Last Name	
1.3 <u>Stree</u>	et address, if available, or other descr	what is the property? Check all that apply.  Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home  Land	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Current value of the entire property?  Current value of the portion you own?
Nur City	nber Street State Zip Co	Investment property  Timeshare	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
		Who has an interest in the property? Che Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about property identification number:	
	the dollar value of the portion you ve attached for Part 1. Write that	own for all of your entries from Part 1, including number here.	any entries for pages
<b>Do you ow</b> you own t	hat someone else drives. If you lease ins, trucks, tractors, sport utility vehic	le interest in any vehicles, whether they are regist a vehicle, also report it on Schedule G: Executory Con les, motorcycles	•
3.1	Make Model: Year:	Who has an interest in the property? one.  Debtor 1 only	Check Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
	Approximate mileage:  Other information:	Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and ano  Check if this is community prope instructions)	
3.2	Make Model: Year: Approximate mileage:	Who has an interest in the property? one.  Debtor 1 only  Debtor 2 only	Check  Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Current value of the entire property?  Do not deduct secured claims or exemptions. Put the amount of any secured by Property.  Current value of the portion you own?
	Other information:	Debtor 1 and Debtor 2 only  At least one of the debtors and ano  Check if this is community prope instructions)	ther

## Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 12 of 79

tor 1	Silella	Pulphus Case num	ber (if known)	
	First Name M	liddle Name Last Name	· · · · · · ·	
3.3	Make Model: Year: Approximate mileage: Other information:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	the amount of any section of the control of the con	claims or exemptions. Pured claims on Schedule aims Secured by Property  Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage:	Who has an interest in the property? Check one.  Debtor 1 only	the amount of any sect Creditors Who Have Cla	claims or exemptions. Pured claims on Schedule aims Secured by Property
	Other information:	Debtor 2 only  Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
		At least one of the debtors and another		
	nples: Boats, trailers, motors, perso	instructions)  ATVs and other recreational vehicles, other vehicles, and aconal watercraft, fishing vessels, snowmobiles, motorcycle access	cessories	
Exar	nples: Boats, trailers, motors, perso No Yes Make	instructions)  ATVs and other recreational vehicles, other vehicles, and aconal watercraft, fishing vessels, snowmobiles, motorcycle access  Who has an interest in the property? Check	ccessories ories  Do not deduct secured	
Exar	nples: Boats, trailers, motors, perso No Yes	instructions)  ATVs and other recreational vehicles, other vehicles, and aconal watercraft, fishing vessels, snowmobiles, motorcycle access	ccessories ories  Do not deduct secured the amount of any secu	claims or exemptions. F ured claims on <i>Schedule</i> aims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors, personno No Yes  Make Model: Year:	who has an interest in the property? Check one.  Debtor 1 only	Do not deduct secured the amount of any secured the amount of the Clarent value of the entire property?	ured claims on Schedule aims Secured by Propert
4.1	Make Model: Approximate mileage:  Other information:  Make Model: Year:	who has an interest in the property? Check one.  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one.  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one.  Debtor 1 only	Do not deduct secured the amount of any secured the amount of the entire property?  Do not deduct secured the amount of any secured the amount of an	ured claims on Schedule aims Secured by Propert Current value of the
4.1	Make Model:  Make Motors mileage:  Other information:  Make Model:	who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only At least one of the debtors and another instructions)  Who has an interest in the property? Check one.  Check if this is community property (see instructions)  Who has an interest in the property? Check one.	Do not deduct secured the amount of any secured the amount of the entire property?  Do not deduct secured the amount of any secured the amount of an	claims or Schedule of the portion you own?

#### Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 13 of 79

Debtor 1 Sheila Pulphus Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Bedroom set, Dining room set \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cell phone, TV \$400.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Misc. Clothing \$1000.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc. Jewelry \$100.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2000.00 for Part 3. Write that number here ......

### Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 14 of 79

Debtor 1 Sheila Pulphus Case number (if known) First Name Middle Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$0.00 17.1. Checking account: Meta Bank 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

# Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 15 of 79

Dep	tor 1 Shella First Name	Middle Name	Last Name	Case number (if known)	
20.	Government and corp Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer	ole and non-negotiable checks, promissory no	tes, and money orders.	
	✓ No  Yes. Give specific information about them	Issuer name:			
21.	Retirement or pension Examples: Interests in I		, thrift savings accounts	s, or other pension or profit-sharing plans	
	<b>✓</b> No	Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:	montation name.		
	separately.	Pension plan:	-		
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
00	Annuiting (A contract f	Other:	value sither for life or fo	w a number of veeral	
23.	No Yes	or a periodic payment of money to  Issuer name and description:	you, either for life or fol	r a number of years)	
1					

## Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 16 of 79

Debt	or 1 Sheila		Pulphus Case number (if known)	
24.	First Name Interests in a	Middle Name n education IRA. in an account in a qualified	Last Name  ABLE program, or under a qualified state tuition program.	
		530(b)(1), 529A(b), and 529(b)(1).	7.222 p. 03.2, 0. 2 1 q	
	✓ No  Yes	Institution name and description. Separately file	the records of any interests.11 U.S.C. § 521(c):	
25.		ble or future interests in property (other that or your benefit	n anything listed in line 1), and rights or powers	
	✓ No  Yes. Desc	ribe		
26.		rrights, trademarks, trade secrets, and other met domain names, websites, proceeds from ro		
	✓ No  Yes. Desc	ribe		
27.		nchises, and other general intangibles Iding permits, exclusive licenses, cooperative ass	ociation holdings, liquor licenses, professional licenses	
	✓ No			
	Yes. Desc	ribe		
				0 1 1 1 1
Mon	ley or proper	ty owed to you?		Current value of the portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds o			portion you own?
				portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds on No Yes. Give s		Federal:	portion you own? Do not deduct secured
	Tax refunds on  No Yes. Give s abou you a	ved to you  pecific information	Federal: State:	portion you own?  Do not deduct secured claims or exemptions.
28.	Tax refunds on  No Yes. Give s abou you a and t	pecific information t them, including whether llready filed the returns he tax years		portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds on  No Yes. Give s abou you a and t	pecific information t them, including whether llready filed the returns he tax years	State:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00
28.	Tax refunds on  No Yes. Give s abou you a and t  Family suppor Examples: Past	pecific information t them, including whether llready filed the returns he tax years  t due or lump sum alimony, spousal support, chil	State:  Local:  Id support, maintenance, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds on  No Yes. Give s abou you a and t  Family suppor Examples: Past	pecific information t them, including whether llready filed the returns he tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00
28.	Tax refunds on  No Yes. Give s abou you a and t  Family suppor Examples: Past	pecific information t them, including whether llready filed the returns he tax years  t due or lump sum alimony, spousal support, chil	State:  Local:  Id support, maintenance, divorce settlement, property settlement  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t  \$0.00
28.	Tax refunds on  No Yes. Give s abou you a and t  Family suppor Examples: Past	pecific information t them, including whether llready filed the returns he tax years  t due or lump sum alimony, spousal support, chil	State:  Local:  Id support, maintenance, divorce settlement, property settlement  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00  \$0.00  t  \$0.00 \$0.00
28.	Tax refunds on  No Yes. Give s abou you a and t  Family suppor Examples: Past	pecific information t them, including whether llready filed the returns he tax years  t due or lump sum alimony, spousal support, chil	State:  Local:  Id support, maintenance, divorce settlement, property settlement  Alimony:  Maintenance:  Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t \$0.00 \$0.00 \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family suppor Examples: Past  No Yes. Give s  Other amount	pecific information t them, including whether llready filed the returns he tax years  t due or lump sum alimony, spousal support, chil specific information	State: Local:  Id support, maintenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family suppor Examples: Past No Yes. Give s  Other amount Examples: Unp	pecific information t them, including whether llready filed the returns he tax years  t due or lump sum alimony, spousal support, chil specific information	State: Local:  Id support, maintenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement: ity benefits, sick pay, vacation pay, workers' compensation,	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family suppor Examples: Past  No Yes. Give s  Other amount Examples: Unp Soc	pecific information t them, including whether dready filed the returns he tax years  t due or lump sum alimony, spousal support, chil specific information  s someone owes you aid wages, disability insurance payments, disabilial Security benefits; unpaid loans you made to so	State: Local:  Id support, maintenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement: ity benefits, sick pay, vacation pay, workers' compensation,	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family suppor Examples: Past  No Yes. Give s  Other amount Examples: Unp Soc	pecific information t them, including whether dready filed the returns he tax years  t due or lump sum alimony, spousal support, chil specific information  s someone owes you aid wages, disability insurance payments, disabilial Security benefits; unpaid loans you made to so	State: Local:  Id support, maintenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement: ity benefits, sick pay, vacation pay, workers' compensation,	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

## Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 17 of 79

Deb <sup>-</sup>	tor 1 Sheila	Pulphus	Case number (if known)	
	First Name Middle Name	Last Name	<del></del>	
31.	Interests in insurance policies  Examples: Health, disability, or life insurance; he	alth savings account (HSA); credit, ho	meowner's, or renter's insurance	
	No  ✓ Yes. Name the insurance company	Company name:	Beneficiary:	Surrender or refund value:
	of each policy and list its value	Assure Life Insurance	Children	\$0.00
32.	Any interest in property that is due you from If you are the beneficiary of a living trust, expect property because someone has died.		, or are currently entitled to receive	
	<b>✓</b> No			
	Yes. Describe			
33.	Claims against third parties, whether or not Examples: Accidents, employment disputes, ins  No Yes. Describe		demand for payment	
34.	Other contingent and unliquidated claims of to set off claims	every nature, including countercl	aims of the debtor and rights	
	<b>✓</b> No			
	Yes. Describe			
35.	Any financial assets you did not already list			
	<b>✓</b> No			
	Yes. Describe			
36.	Add the dollar value of all of your entries fro for Part 4. Write that number here	,		
Part	5: Describe Any Business-Related Pro	operty You Own or Have an In	terest In I ist any real estate in Pa	rt 1
37.	-			
	No. Go to Part 6.	•		Current value of the
	Yes. Go to line 38.			portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or commissions you alr	eady earned		
	No Yes. Describe			
39.	Office equipment, furnishings, and supplies Examples: Business-related computers, software	e, modems, printers, copiers, fax mad	chines, rugs, telephones, desks, chairs, ele	ctronic devices
	<b>✓</b> No			
	Yes. Describe			

## Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 18 of 79

Deb	tor 1 Sheila	Pulphus	Case number (if known)	
ı	First Name	Middle Name Last Name		
40.	Machinery, fixtures, equ	ipment, supplies you use in business, and tools of your tra	de	
	<b>✓</b> No			
	Yes. Describe			
	_			
41.	Inventory			
	<b>✓</b> No			
	Yes. Describe			
42.	Interests in partnerships	or joint ventures		
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			·
				<u> </u>
43. (	Customer lists. mailing lis	sts, or other compilations		
	—	,		
	No No			
	Yes. Do your lists incl	ude personally identifiable information (as defined in 11 U.S.C.	§ 101(41A))?	
	☐ No			
	Yes. Describe	<u> </u>		
	Too. Become	<b>,</b>		
44.	Any business-related pro	operty you did not already list		
	□ No			
	No			<u> </u>
	Yes. Give specific information			
	inomation			
				<del>_</del>
				<del></del>
				<u> </u>
45. A	dd the dollar value of all	of your entries from Part 5, including any entries for pages	s you have attached	
		nere		
<u> </u>	December Amy Form	- and Commonsial Fishing Related Brown at Way	Own or House on Interest In	
Part	If you own or have an int	m- and Commercial Fishing-Related Property You terest in farmland, list it in Part 1.	Own or mave an interest in.	
46.	Do you own or have any	legal or equitable interest in any farm- or commercial fish	ning-related property?	
	No. Go to Part 7.			Current value of the
				portion you own?
	Yes. Go to line 47.			Do not deduct secured claims or exemptions
17	Farm animals			or exemptions
47.	Examples: Livestock, poul	ltry, farm-raised fish		
	✓ No			
	Yes. Describe			

## Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 19 of 79

Deb	tor 1 Sheila	MC della Nama	Pulphus	Case number (if known)	
	First Name	Middle Name	Last Name		
48.	Crops-either growing	or harvested			
	<b>✓</b> No				
	Yes. Describe				
	ш				
49.	Farm and fishing equi	ipment, implements, machinery, fix	tures, and tools of trade		
	<b>✓</b> No				
	Yes. Describe				
	Tool Docomboni				
50.	Farm and fishing supp	olies, chemicals, and feed			
	No No				
	Yes. Describe				
	Too. Booonbo				
51.	Any farm- and comme	ercial fishing-related property you o	lid not already list		
	No No				
	Yes. Describe				
	Tes. Describe				
		all of your entries from Part 6, incluer here		s you have attached	
<b>▶</b>	art o. write that humbe				
Part	Dosoribo All Pre	operty You Own or Have an Int	oract in That You Did I	Not List Abovo	
				NOT LIST ADOVE	
53.		operty of any kind you did not alreates, country club membership	ay list?		
		, ,			
	Yes. Give specific information				
	inomaton				
54. A	dd the dollar value of a	all of your entries from Part 7. Write	that number here		<u> </u>
Part	8: List the Totals of	of Each Part of this Form			
E	Dowt 1. Tatal was lastet	e, line 2		•	
33.1	rait I. Total leal estat	e, iiie 2			
56	oart 2 total vehicles, li	no 5			
1 -	•	nd household items, line 15		_	
37.F	art 3. Total personal a	na nousenoia items, inte 15	\$2000.00	_	
58. <b>P</b>	art 4: Total financial a	ssets, line 36			
59. <b>I</b>	Part 5: Total business-	related property, line 45		_	
60 1	Part & Tatal form and	fishing related property line 52		<del>_</del>	
ου. I	-art o: Total farm- and	fishing-related property, line 52		_	
61. <b>I</b>	Part 7: Total other prop	perty not listed, line 54			
62.	Total personal property	y. Add lines 56 through 61	фолос ос	_	. #0000 00
			\$2000.00	Copy personal property total	+ \$2000.00
					\$2000.00
63. <b>T</b>	otal of all property on	Schedule A/B. Add line 55 + line 62			

		Case 18-20566	Doc 1 Filed 0 Docu		3/18 16:45:00	Desc Main
Fill	in this inforn	nation to identify your cas	e:			
Del	otor 1	Sheila		Pulphus		
		First Name	Middle Name	Last Name		
_	otor 2 ouse, if filing)	First Name	Middle Name	Last Name		
Uni	ted States Ba	ankruptcy Court for the: N	Northern D	District of Illinois		
	se number nown)			(State)		
Ot	ficial I	Form 106C				Check if this is an amended filing
Sc	hedule	C: The Prope	rty You Claim a	s Exempt		04/16
For stat the tax- unc	each item e a specif amount o exempt re ler a law the	es, write your name and of property you claim ic dollar amount as exif any applicable statute tirement funds—may that limits the exemption would be limited to	d case number (if known as exempt, you must stempt. Alternatively, you cory limit. Some exempt be unlimited in dollar at on to a particular dollar the applicable statutor	specify the amount of the exe u may claim the full fair mark tions—such as those for heal amount. However, if you clain amount and the value of the	mption you claim. C et value of the prop th aids, rights to rec n an exemption of 10	One way of doing so is to erty being exempted up to eive certain benefits, and 00% of fair market value
Pa		tify the Property You C	· · · · · · · · · · · · · · · · · · ·			
1.		•	•	ven if your spouse is filing with you.		
		_	otions. 11 U.S.C. § 522(b)(	otions. 11 U.S.C. § 522(b)(3)		
2.	_			∠ yempt, fill in the information belo yellow y	147	
۷.	i or any pr	operty you list oil ocheat	ne A/D that you claim as e	xempt, iii iii the information belo	w.	
		ription of the property an hedule A/B that lists this		Amount of the exemption you conclude the control one box for each exemption and control one box for each exemption.	•	ic laws that allow exemption

Brief

Brief

description:

Line from Schedule A/B:

description:

Line from Schedule A/B:

room set

No Yes

Checking account, Meta

Bedroom set, Dining

06

Are you claiming a homestead exemption of more than \$160,375?

\$0.00

\$500.00

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

**✓** 

 $\overline{\mathbf{A}}$ 

\$0

\$500.00

100% of fair market value, up to any

100% of fair market value, up to any

applicable statutory limit

applicable statutory limit

735 ILCS 5/12-1001(b)

735 ILCS 5/12-1001(b)

#### Entered 07/23/18 16:45:00 Desc Main Filed 07/23/18 Case 18-20566 Doc 1 Document Page 21 of 79

Debtor 1 Sheila Pulphus Case number (if known) First Name Middle Name Last Name **Additional Page** Part 2: Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B 735 ILCS 5/12-1001(a) Brief \$1,000.00 description: **✓** \$1,000.00 Misc. Clothing 100% of fair market value, up to any I ine from applicable statutory limit Schedule A/B: 11 Brief 735 ILCS 5/12-1001(b) \$100.00 description: **✓** \$100.00 Misc. Jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 Brief 735 ILCS 5/12-1001(b) description: \$400.00 **✓** \$400.00 Cell phone, TV 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 07 Brief 735 ILCS 5/12-1001(f) \$0.00 description: \$0

100% of fair market value, up to any

applicable statutory limit

Assure Life Insurance

31

I ine from

Schedule A/B:

Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 22 of 79

Fill in this	s information to identify your c	ase:				
Debtor 1	Sheila		Pulphus			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if	First Name	Middle Name	Last Name			
United S	tates Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case nu	mber					
` ′	ial Form 106D					Check if this is an amended filing
Sche	edule D: Credit	ors Who Ha	ve Claims Secu	red by Prop	erty	12/15
more spa	•		le are filing together, both are ed mber the entries, and attach it to			
1. <b>Do</b>	any creditors have claims	secured by your proper	ty?			
<b>✓</b>	No. Check this box and sub	mit this form to the court	with your other schedules. You h	ave nothing else to repo	ort on this form.	
	Yes. Fill in all of the information	on below.				
Part 1:	List All Secured Claims					
for		ditor has a particular claim	red claim, list the creditor separately, list the other creditors in Part 2. As g to the creditor's name.		Column B Value of collateral that supports this claim	Column C Unsecured portion If any

Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 23 of 79

Fill i	n this infori	nation to identify your c	ase:					
Deb	tor 1	Sheila		Pulphus				
		First Name	Middle Name	Last Name				
Deb								
(Spo)	use, if filing)	First Name	Middle Name	Last Name				
Unit	ed States B	ankruptcy Court for the:	Northern	District of Illinois (State)				
Case (If knd	e number own)							
Off	icial F	orm 106E/F				Che	ck if this is an	amended filing
Sc	hedu	le E/F: Cre	ditors Who	Have Unse	cured Claims			12/15
Form clain the e know	106A/B) ans that are entries in the contries i	and on Schedule G: Exe listed in Schedule D: C he boxes on the left. At	cutory Contracts and Une reditors Who Hold Claims	expired Leases (Official Secured by Property.	n. Also list executory contracts Form 106G). Do not include a If more space is needed, copy top of any additional pages, v	ny creditor the Part yo	s with partia ou need, fill i	illy secured t out, number
1.	-	editors have priority un Go to Part 2.	secured claims against y	ou?				
2.	listed, ider As much a Continuati	ntify what type of claim it as possible, list the claims on Page of Part 1. If mor	is. If a claim has both priorit	y and nonpriority amour ding to the creditor's nan particular claim, list the o		both priority	and nonprior	rity amounts.
						Total claim	Priority amount	Nonpriority amount

#### Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 24 of 79

Debtor 1 Sheila Pulphus Case number (if known) First Name Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **V** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Americash \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 184 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Des Plaines 60016 Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify Payday Loan Is the claim subject to offset? No Yes ATG CREDIT \$4.335.00 Last 4 digits of account number 9072 Nonpriority Creditor's Name When was the debt incurred? 7/2017 1700 W CORTLAND ST STE 2 Number Street As of the date you file, the claim is: Check all that apply. Contingent **CHICAGO** 60622 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: CTU -**✓** No Other. Specify ONLINE City of Chicago - Dept. of Finance 4.3 \$10,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 88292 Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60680 Illinois Chicago Disputed City Zip Code State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Parking Tickets Is the claim subject to offset? **✓** No

### Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 25 of 79

 Debtor 1 First Name
 Sheila Pulphus Last Name
 Case number (if known)

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	on Page	
	After listing any entries on this page, number them beginning v	vith 4.5, followed by 4.6, and so forth.	Total claim
4.4	Comcast (Xfinity) Nonpriority Creditor's Name P.O. Box 3001	Last 4 digits of account number  When was the debt incurred? n/a	\$700.00
	Number Street	As of the date you file, the claim is: Check all that apply.  Contingent	
	Southeastern Pennsylvania 19398 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  Yes	Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  ✓ Other. Specify Cable Bill	
4.5	ComEd  Nonpriority Creditor's Name 3 Lincoln Center  Number Street  Bankruptcy Section  Oakbrook Terrace Illinois 60181  City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  Yes	When was the debt incurred?	\$1,000.00
4.6	CREDMGMTCNTL  Nonpriority Creditor's Name P.O. BOX 1654  Number Street  GREEN BAY Wisconsin 54301  City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No	Last 4 digits of account number 6301  When was the debt incurred? 11/2015  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Collection; Collecting for Other. Specify ORIGINAL CREDITOR: MEDICAL	\$537.00

### Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 26 of 79

Debtor 1 Sheila Pulphus Case number (if known) Last Name Case number (if known)

Part :	2: Your NONPRIORITY Unsecured Claims - Continuation	n Page	
	After listing any entries on this page, number them beginning wi	th 4.5, followed by 4.6, and so forth.	Total claim
4.7	DEPT OF ED/NAVIENT Nonpriority Creditor's Name PO BOX 9635	- Last 4 digits of account number 0324  When was the debt incurred? 3/2015	\$7,698.00
	Number Street	As of the date you file, the claim is: Check all that apply.	
	WILKES BARRE Pennsylvania 18773 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  Yes	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  ✓ Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	
4.8	DEPT OF ED/NAVIENT Nonpriority Creditor's Name PO BOX 9635 Number Street	Last 4 digits of account number 0115 When was the debt incurred? 1/2014  As of the date you file, the claim is: Check all that apply.  Contingent	\$6,541.00
	WILKES BARRE Pennsylvania 18773 City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  ☐ Debtor 2 only  ☐ Debtor 1 and Debtor 2 only  ☐ At least one of the debtors and another  ☐ Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  ☐ Yes	Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
4.9	DEPT OF ED/NAVIENT Nonpriority Creditor's Name PO BOX 9635 Number Street	- Last 4 digits of account number 0115  When was the debt incurred? 1/2014  As of the date you file, the claim is: Check all that apply.  Contingent	\$4,073.00
	WILKES BARRE Pennsylvania 18773 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  ☐ Debtor 2 only  ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  ✓ Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	

#### Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 27 of 79

Debtor 1 Sheila Pulphus Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 DEPT OF ED/NAVIENT \$2,517.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3/2015 PO BOX 9635 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE 18773 Pennsylvania Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.11 DEPT OF ED/NAVIENT \$1,709.00 1015 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 9635 When was the debt incurred? 10/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE Pennsylvania 18773 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes 4.12 DEPT OF ED/NAVIENT \$1,681.00 Last 4 digits of account number 1015 Nonpriority Creditor's Name When was the debt incurred? PO BOX 9635 10/2013 Number As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE 18773 Pennsylvania Unliquidated State Zip Code City Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

✓ No ✓ Yes

Is the claim subject to offset?

Other. Specify

#### Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 28 of 79

Debtor 1 Sheila Pulphus Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 DEPT OF ED/NAVIENT \$1,259.00 Last 4 digits of account number 1015 Nonpriority Creditor's Name When was the debt incurred? 10/2014 PO BOX 9635 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE 18773 Pennsylvania Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.14 DEPT OF ED/NAVIENT \$931.00 1015 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 9635 When was the debt incurred? 10/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE Pennsylvania 18773 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes 4.15 DEPT OF ED/NAVIENT \$854.00 Last 4 digits of account number 0416 Nonpriority Creditor's Name When was the debt incurred? 4/2014 PO BOX 9635 Number As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE Pennsylvania 18773 Unliquidated State Zip Code City Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another

✓ No ✓ Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts Other. Specify

Debts to pension or profit-sharing plans, and other similar

#### Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 29 of 79

Debtor 1 Sheila Pulphus Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 DEPT OF ED/NAVIENT \$534.00 Last 4 digits of account number 0416 Nonpriority Creditor's Name When was the debt incurred? 4/2014 PO BOX 9635 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE 18773 Pennsylvania Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes IDES - Bankruptcy Department 4.17 \$13,000.00 Last 4 digits of account number Nonpriority Creditor's Name 33 S State St When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60603 Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Overpayment of SSI Is the claim subject to offset? **✓** No Yes MIDLAND FUNDING 4.18 \$604.00 Last 4 digits of account number 5237 Nonpriority Creditor's Name When was the debt incurred? 11/2016 2365 Northside Drive Number Street As of the date you file, the claim is: Check all that apply. Contingent California 92108 San Diego Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or At least one of the debtors and another divorce that you did not report as priority claims

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify \_\_\_

Debts to pension or profit-sharing plans, and other similar

001 UnknownLoanType

#### Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 30 of 79

Debtor 1 Sheila Pulphus Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 PLS Loan Store \$500.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 800849 When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 75380 Dallas Texas City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Payday Loan Is the claim subject to offset? No ◪ ☐ Yes PORTFOLIO RECOV ASSOC \$353.00 Last 4 digits of account number \_ 3547 Nonpriority Creditor's Name When was the debt incurred? 1/2018 120 CORPORATE BLVD STE 1 Street As of the date you file, the claim is: Check all that apply. Contingent NORFOLK 23502 Virginia Unliquidated Citv State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify 001 UnknownLoanType Is the claim subject to offset? **✓** No Yes REGIONAL ACCEPTANCE CO \$6,202.00 Last 4 digits of account number 1601 Nonpriority Creditor's Name When was the debt incurred? 1/2012 3307 BRAGG BLVD Number As of the date you file, the claim is: Check all that apply. Contingent FAYETTEVILLE North Carolina 28303 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or At least one of the debtors and another divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

✓ No Yes

Is the claim subject to offset?

Other. Specify \_

072 Automobile

#### Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 31 of 79

Debtor 1 Sheila Pulphus Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 Sprint \$200.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 219554 When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 64121 Kansas City Missouri City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Phone Bill Other. Specify \_ Is the claim subject to offset? No  $\overline{\phantom{a}}$ Yes US DEPT OF ED/GLELSI \$52,370.00 Last 4 digits of account number 7581 Nonpriority Creditor's Name When was the debt incurred? 1/2016 2401 INTERNATIONAL LN Number Street As of the date you file, the claim is: Check all that apply. Contingent MADISON Wisconsin 53704 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset?

✓ No Yes Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 32 of 79

ebtor 1	Snella			Pulpnus	Case number (if known)	
	First Name		Middle Name	Last Name		
art 3:	List Others to	o Be Notified	About a Debt That	t You Already Lis	ted	
coll coll cred	ection agency ection agency ditors here. If yo RRIS & HARRIS	is trying to colle here. Similarly, i ou do not have a	ct from you for a de f you have more tha	bt you owe to some an one creditor for a be notified for any	y, for a debt that you already listed in Parts 1 or 2. For example, if a cone else, list the original creditor in Parts 1 or 2, then list the any of the debts that you listed in Parts 1 or 2, list the additional y debts in Parts 1 or 2, do not fill out or submit this page.  try in Part 1 or Part 2 did you list the original creditor?	
<u>111</u>	Name  111 W JACKSON BLVD S-400  Number Street		Line 4.3	of (Check one):  Part 1: Creditors with Priority Unsecured Clain  Part 2: Creditors with Nonpriority Unsecured	S	
					Claims	

Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 33 of 79

Debtor 1 Sheila Pulphus Case number (if known)
First Name Middle Name Last Name

Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for st	tatistical reporting purposes only	y. 28 U.S.C. §159.
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
nom ratt i	6b. Taxes and certain other debts you owe the government		\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.		\$0.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$80,167.00	
nom rait 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$37,931.00	
	6i. Total. Add lines 6f through 6i.	6i.	\$118,098.00	

Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 34 of 79

Debtor 1	Sheila	Pulphus	Pulphus		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number			(3.333)		
(If known)					

#### Official Form 106G

#### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 35 of 79

		DC	ocument ra	.gc 33 01 73		
Fill in this info	rmation to identify your	case:				
Debtor 1	Sheila		Pulphus			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
C			(State)			
Case number (If known)						
					Check if this is	an
					amended filing	
Official	Form 106H					
Schedu	le H: Your Co	debtors			12	/15
1. Do you h	3	/ou are filing a joint case, do	·	ŕ		
Idaho, Lo	ouisiana, Nevada, New Me	u lived in a community pro exico, Puerto Rico, Texas, W			property states and territories include Arizona, California,	
	Go to line 3.			0		
L Yes		ner spouse, or legal equiva	alent live with you at th	ne time'?		
<u>✓</u>	No					
	Yes. In which commun	ity state or territory did yo	u live?	Fill in the n	ame and current address of that person.	
	Name of your spouse,	former spouse, or legal equ	ivalent			
	Number Street					
	City	State	Zip	Code		
3. In Colum	ın 1, list all of your code	ebtors. Do not include you	r spouse as a codebt	or if your spouse	is filing with you. List the person shown in line 2	
anain as	a codebtor only if that	nerson is a guarantor or o	osignor Make sure v	ou have listed th	e creditor on Schedule D (Official Form 106D)	

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 36 of 79

Fill in this i	nformation to identify	vour case:						
Debtor 1	Sheila First Name	Middle Name	Pulphi Last N					
Debtor 2			Lastin	ane			ck if this is:	
(Spouse, if filing	<sup>(9)</sup> First Name	Middle Name	Last N				An amended filing  A supplement showing	post-petition chapter 13
United State the: Case number	s Bankruptcy Court for	Northern	_ District of Illi (S	inois State)			expenses as of the follo	
(If known)						i	MM / DD / YYYY	
Official	Form 106I							
Schedu	ıle I: Your In	come						12/15
information spouse. If n number (if k	about your spouse. I		d your spou	se is	not filing v	ith you, do	not include informa	tion about your
1. Fill in yo	our employment		Debtor 1				Debtor 2	
If you ha	ive more than one job, separate page with on about additional	Employment status  Occupation	☐ Emplo	-	/ed		Employed Not Employed	
	oart time, seasonal, or loyed work.	Employer's name						
Occupation may include student or homemaker, if it applies.		Employer's address	Number Sti	Number Street			Number Street	
		How long employed	City		State	Zip Code	City	State Zip Code
Part 2: G	ive Details About N	there?	-					_
Estimate n spouse unle	nonthly income as of the ss you are separated.  ur non-filing spouse have	the date you file this form	•			•	·	,
2. List m		et to this form.  ary, and commissions (before, calculate what the monthly)		2.	For De	\$0.00	For Debtor 2 or non-filing spouse	
be.	ato and list monthly sur-	rtimo nav		3.		. 60.00		
	ate and list monthly over ate gross income. Add li			4.		+ \$0.00		_

# Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 37 of 79

Debtor 1Shella First Name		ulphus ast Name	Case numb	oer <i>(if</i>		
THSTIVALLE	Middle Name	astivanie	known) For Debtor 1	For Debtor 2 or non-filing spouse		
Copy line 4 here		<b>→</b> 4.	\$0.00		_	
5. List all payroll deductions:						
5a. Tax, Medicare, and Social	Security deductions	5a.	\$0.00			
5b. Mandatory contributions for	or retirement plans	5b.	\$0.00		•	
5c. Voluntary contributions for	retirement plans	5c.	\$0.00		-	
5d. Required repayments of re	•	5d.	\$0.00		-	
5e. <b>Insurance</b>		5e.	\$0.00		-	
5f. Domestic support obligation	ns	5f.	\$0.00			
5g. Union dues		5g.	\$0.00		_	
· ·		=		·	<del>_</del>	
6. Add the payroll deductions. Ad +5h.		-	\$0.00		-	
7. Calculate total monthly take-h	ome pay. Subtract line 6 from line	4. 7.	\$0.00		-	
8. List all other income regularly	received:					
8a. Net income from rental pro business, profession, or far	m					
	property and business showing necessary business expenses, and .	8a.	\$0.00		_	
8b. Interest and dividends		8b.	\$0.00		_	
8c. Family support payments t dependent regularly receives	hat you, a non-filing spouse, or a re	1				
Include alimony, spousal sup divorce settlement, and prope	oport, child support, maintenance, erty settlement.	8c.	\$0.00		=	
8d. Unemployment compensat	tion	8d.	\$0.00		=	
8e. Social Security		8e.	\$819.00		=	
	the value (if known) of any non- ive, such as food stamps (benefits tion Assistance Program) or	8f.	\$66.00			
8g. Pension or retirement inco		8g.	\$0.00		-	
8h. Other monthly income. Sp		8h.		+	-	
9. Add all other income Add lines	-	8h. 9.	\$885.00			
10. <b>Calculate monthly income.</b> Ad Add the entries in line 10 for Deb	d line 7 + line 9. tor 1 and Debtor 2 or non-filing sp	10. ouse	\$885.00	+	_	\$885.00
friends or relatives.	outions to the expenses that you imarried partner, members of your lady included in lines 2-10 or amou	household, yo	our dependents, your roor			
Specify:	,				11. +	\$0.00
12. Add the amount in the last co Write that amount on the Summ	olumn of line 10 to the amount in ary of Schedules and Statistical Sun				12.	\$885.00
						Combined monthly income
13. Do you expect an increase or No.	decrease within the year after y	ou file this fo	orm?			
Yes. Explain:						

# Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 38 of 79

		Docu	ument Page 38 of 79	)	
Fill in this inform	mation to identify you	ır case:			
Debtor 1	Sheila		Pulphus		
Debtor 2	First Name	Middle Name	Last Name	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filin	ng
United States B	Sankruptcy Court for th	ne: Northern	District of Illinois (State)		nowing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYYY	,
Official	Form 106J				
Schedul	e J: Your Ex	rpenses			12/15
Part 1: Desc 1. Is this a join No. Go	to line 2	hold a separate household?			
	Yes. Debtor 2 mus	t file Official Forms 106J-2, <i>Exper</i>	nses for Separate Household of Deb	for 2.	
_	e dependents?				
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	-	No Yes			
Part 2: Estir	nate Your Ongoin	g Monthly Expenses			
_	of a date after the ba		you are using this form as a suppl oplemental Schedule J, check the	•	•
	•	n-cash government assistance d it on Sc <i>hedule I: Your Income</i>	-		Your expenses
	or home ownership or the ground or lot. 4.		nclude first mortgage payments and		<b>\$500.00</b>
If not incl	uded in line 4:				

4a

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

\$0.00

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

# Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 39 of 79

Debtor 1 Sheila Pulphus Case number (if known) Last Name Case number (if known)

First Name Middle Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity los	ans 5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$0.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$50.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$80.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$35.00
10. Personal care products and services	10.	\$20.00
11. Medical and dental expenses	11.	\$0.00
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments	12.	\$25.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$25.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$0.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or	20.	
Specify:	16	\$0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:		\$0.00
18. Your payments of alimony, maintenance, and support that you did not r	eport as deducted from	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19. Other payments you make to support others who do not live with you.  Specify:	10	Ф0.00
20.Other real property expenses not included in lines 4 or 5 of this form or	19.	\$0.00
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00

# Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 40 of 79

Debtor 1 Sheila	a		Pulphus	Case number (if known)		
First N	lame	Middle Name	Last Name			
21.Other. Spe	cify:				21	\$0.00
	your monthly expen	ises.				\$735.00
	nes 4 through 21.					\$0.00
	` .	,. ,.	from Official Form 106J-2			\$735.00
22c. Add lir	ne 22a and 22b. The	result is your monthly exp	enses.		22.	
23. Calculate	your monthly net inc	come.				
23a. Copy	line 12 (your combine	ed monthly income) from S	Schedule I.		23a	\$885.00
23b. Copy	your monthly expens	es from line 22 above.			23b	\$735.00
		enses from your monthly in	ncome.			\$150.00
The re	esult is your monthly	net income.			23c	
	payment to increase of		oan within the year or do yo nodification to the terms of			
	Explain here:					

## Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 41 of 79

Debtor 1	Sheila		Pulphus	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number				

### Official Form 106Dec

Check if this is an amended filing

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below								
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
	✓ No								
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).							
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and							
	that they are true and correct.								
×	/s/ Sheila Pulphus	×							
	Signature of Debtor 1	Signature of Debtor 2							
	Date 7/23/2018	Date							
	MM/DD/YYYY	MM/DD/YYYY							

Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 42 of 79

Fill i	n this inf	ormation to identify your	case:					
Deb	tor 1	Sheila		Pulp	hus			
		First Name	Middle	Name Last	Name			
	tor 2 use, if filing)	First Name	Middle	Name Last	Name			
Unit	ed States	s Bankruptcy Court for the	e: Northern	District of	Illinois			
	e numbe		_	<del></del>	(State)			
(If kno		<u></u>			•			
Of	ficial	l Form 107						Check if this is a amended filing
		ent of Financi						04/1
info	rmation	lete and accurate as p I. If more space is need known). Answer every	ded, attach a sep					
Pari		ve Details About You	-	s and Where You Li	ved Before			
					104 20.0.0			
1.	What i	is your current marital :	status?					
		Married						
	✓ N	lot married						
2.	During	g the last 3 years, have	you lived anywhei	re other than where y	ou live now?			
	<b>√</b> N	lo						
	☐ Y	es. List all of the places	you lived in the las	st 3 years. Do not inclu	ıde where you live n	OW.		
	D	ebtor 1:		Dates Debtor 1 liv	ed Debtor 2:			Dates Debtor 2 lived there
								unoro
					Same as	Debtor 1		Same as Debtor 1
	N	lumber Street		From	Number Stree	<b>x</b> +		From
	IN	umber Street		To	Number Sires	,		To
	C	ity State	Zip Code		City	State	Zip Code	
					Same as	Debtor 1		Same as Debtor 1
	-	lumah ay Chuant		From	November Otros			From
	N	lumber Street		To	Number Stree	Σ		To
	C	ity State	Zip Code		City	State	Zip Code	
3.	Within t	the last 8 years, did you	ever live with a s	pouse or legal equiva	lent in a community	property stat	e or territory? (Co	mmunity property states
		<i>itories</i> include Arizona, Ca						
	<b>✓</b> No							
	Yes	s. Make sure you fill out	Schedule H: Your	Codebtors (Official Fo	orm 106H).			

Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 43 of 79

Deb	tor 1	Sheila	Pulphus		umber (if known)		
		First Name Middle	e Name Last Nan	ne			
Par	t <b>2:</b>	Explain the Sources of Your Inc	come				
4.	Fill i	you have any income from employm n the total amount of income you receiv vities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all busi	nesses, including part-time		ars?	
			Debtor 1		Debtor 2		
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business		
		or last calendar year: anuary 1 to December 31, 2017 ) YYYY	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business		
		or the calendar year before that: anuary 1 to December 31, 2016 ) YYYY	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business		
	Inclupubl filing	you receive any other income during ide income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No  Yes. Fill in the details.	ncome is taxable. Examples of come; interest; dividends; mo you received together, list it of the company of th	of other income are alimony; oney collected from lawsuits; only once under Debtor 1.	royalties; and gambling and lo		
	_		Debtor 1		Debtor 2		
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	
	_		Est. YTD Income	\$5,733.00			
		rom January 1 of current year until ne date you filed for bankruptcy:	Est. YTD LINK	\$462.00			
			Est. 2017 Income	\$4,914.00			
		or last calendar year: lanuary 1 to December 31, 2017 )	Est. 2017 LINK	\$2,364.00			
	_	YYYY	Est. 2016 Income	\$0.00			
		or the calendar year before that: lanuary 1 to December 31, 2016 )	Est. 2016 LINK	\$2,364.00			
		YYYY					

Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 44 of 79

Debtor 1 Sheila Pulphus Case number (if known) First Name Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Was this payment Dates of payment Total amount paid Amount you still owe for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Suppliers or Zip Code vendors Other

# Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 45 of 79

Mithin 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?  resides include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; partnerships of which you are a general partnerships of which you are ageneral partnerships of more than you are ageneral partnerships of which you are agreemant partnerships of which you are ageneral partnerships of which you are ageneral partnerships of your are ageneral partn	or 1	Sheila			phus	Case number	(if known)
insider's Name Number Street  City State Zip Code  Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider.  Dates of payments on debts guaranteed or cosigned by an insider.  Dates of payments on debts guaranteed or cosigned by an insider.  Dates of payments on debts guaranteed or cosigned by an insider.  Dates of payments on debts guaranteed or cosigned by an insider.  Dates of payments on debts guaranteed or cosigned by an insider.  Dates of payments on debts guaranteed or cosigned by an insider.  Dates of payments on debts guaranteed or cosigned by an insider.  Dates of payments on debts guaranteed or cosigned by an insider.  Dates of payments on debts guaranteed or cosigned by an insider.  Dates of payments on debts guaranteed or cosigned by an insider.  Dates of payments on debts guaranteed or cosigned by an insider.  Dates of payments on debts guaranteed or cosigned by an insider.  Dates of payment son debts guaranteed or cosigned by an insider.  Dates of payment son debts guaranteed or cosigned by an insider.  Dates of payment son debts guaranteed or cosigned by an insider.  Dates of payment son debts guaranteed or cosigned by an insider.  Dates of payment son debts guaranteed or cosigned by an insider.  Dates of Total amount payment still owe Reason for this payment Include creditor's name		First Name	Middle Name	Las	t Name		
Yes. List all payments to an insider.    Dates of payment   Dates of payments or transfer any property on account of a debt that benefited an insider?    No   Yes. List all payments that benefited an insider.   Dates of payment   Dates of	nsio orp ger	ders include your relatives; orations of which you are nt, including one for a bus	any general partners an officer, director, p siness you operate as	; relatives of any person in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	ou are a general partner; g securities; and any managing
Dates of payment Date of payment Amount you still owe Reason for this payment Street    City   State   Zip Code	<b>✓</b>		an insider				
Number Street    City   State   Zip Code	_	Too. Lot all paymone to	our moder.				Reason for this payment
City State Zip Code    Insider's Name   Number Street		Insider's Name					
Insider's Name Number Street  City State Zip Code  Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?  nclude payments on debts guaranteed or cosigned by an insider.  No Yes. List all payments that benefited an insider.  Dates of payment  Dates of payment  Dates of payment  Insider's Name  Number Street  City State Zip Code		Number Street					
Number Street  City State Zip Code  Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?  Include payments on debts guaranteed or cosigned by an insider.  No  Yes. List all payments that benefited an insider.  Dates of payment paid  Total amount Amount you still owe  Insider's Name  Number Street  City State Zip Code		City State	Zip Code				
City State Zip Code  Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an nisider?  nclude payments on debts guaranteed or cosigned by an insider.  No  Yes. List all payments that benefited an insider.  Dates of payment  Still owe  Reason for this payment  Include creditor's name  City State Zip Code		Insider's Name					
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an nsider?  □ No □ Yes. List all payments that benefited an insider. □ Dates of payment □ Still owe □ Insider's Name □ Number Street □ City State Zip Code		Number Street					
Yes. List all payments that benefited an insider.  Dates of payment  Dates of payment  Total amount paid  Amount you still owe  Include creditor's name  Number Street  City State Zip Code		City State	Zip Code				
Insider's Name Number Street  City State Zip Code	i <b>nsic</b> Inclu	der? de payments on debts gu No	uaranteed or cosigned	d by an insider.			
Number Street  City State Zip Code				payment	paid	-	
City State Zip Code		Insider's Name					
		Number Street					
Insider's Name	_	City State	Zip Code				
model o Name		Insider's Name					
Number Street		Number Street					
City State Zin Code							

Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Page 46 of 79 Document

Pulphus

Debtor 1 Sheila Case number (if known) First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

# Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 47 of 79

Debt	or 1	Sheila		Pulphus	Case number (if known	n)	
		First Name Middle Name		Last Name			
11.		thin 90 days before you filed for bankruptcy, counts or refuse to make a payment because			bank or financial institution,	set off any amou	nts from your
	<b>✓</b>	No Yes. Fill in the details.					
				Describe the action th	e creditor took	Date action was taken	Amount
		Creditor's Name	_				
		Number Street	_				
			_	Last 4 digits of account	number: XXXX-		
		City State Zip Code					
		hin 1 year before you filed for bankruptcy, wa pointed receiver, a custodian, or another offic		y of your property in the	possession of an assignee f	or the benefit of o	creditors, a court-
	<b>✓</b>	No					
		Yes					
Part	5:	List Certain Gifts and Contributions					
13.	Wi	thin 2 years before you filed for bankruptcy,	did y	ou give any gifts with a t	otal value of more than \$60	0 per person?	
	<b>✓</b>	No Yes. Fill in the details for each gift.					
		Gifts with a total value of more than \$600 per person		Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave the Gift	_				
		Number Street	_				
		City State Zip Code	_				
		Person's relationship to you					
		Person to Whom You Gave the Gift	_				
		Number Street	_				
		City State Zip Code Person's relationship to you					

# Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 48 of 79

btor 1	Sheila		Pulphus	Case number (if know	vn)	
	First Name	Middle Name	Last Name			
Wit	hin 2 years before you file	d for bankruptcy, did	l you give any gifts or contributi	ions with a total value	of more than \$600	to any charity?
<b>✓</b>	No					
Ш	Yes. Fill in the details for	each giπ or contributi	on.			
	Gifts or contributions to	charities	Describe what you contrib	uted	Date you	Value
	that total more than \$60	0			contributed	
	Charity's Name		-			
	Orianty 3 Name					
			-			
	Number Street		-			
	Number Street					
	City State	Zip Code	-			
	Oity State	Zip oode				
6:	List Certain Losses					
	Yes. Fill in the details.  Describe the property you how the loss occurred	ou lost and	Describe any insurance co	urance has paid. List	Date of your loss	Value of property lost
			pending insurance claims or A/B: Property.	line 33 of <i>Schedule</i>		
			7VB. Froperty.			
7:	List Certain Payments					
	No Yes. Fill in the details.					
			Description and value of artransferred	ny property	Date payment or transfer was made	Amount of payment
	Vanturini Maraia		Alla   100 00		1	¢400 00
	Venturini, Marcie Person Who Was Paid		Attorney's Fee - 400.00		7/23/2018	\$400.00
	11101 S Western Ave					
	Number Street		-			
	rambo. Caoca					
			_			
	Chicago Illinois	60643				
	City State	Zip Code	•			
	•	·				
	Email or website address		•			
	Person Who Made the Pay	ment, if Not You				
	Person Who Was Paid					
			_			-
	Number Street		-			_
			_			
			•			
	City State	Zip Code				
	City State	Zip Code				
	City State Email or website address	Zip Code				

# Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 49 of 79

Debtor '	1 Sheila		Pulphus	Case number (if known,	)	
	First Name	Middle Name	Last Name			
he	Ip you deal with your cred not include any payment o	litors or to make paym		behalf pay or transfer	any property to a	nyone who promised to
	Yes. Fill in the details.					
	•		Description and value of any patransferred	property	Date payment or transfer was made	Amount of payment
	Person Who Was Paid					
	Number Street					
	City State	Zip Code				
	d transfers that you have aln  No Yes. Fill in the details.		Description and value of propertransferred	erty Describe an	y property or ceived or debts pa	Date
				in exchange		made
	Person Who Received Tra	anster				
	Number Street					
	City State Person's relationship to y	Zip Code ou				
	Person Who Received Tra	ansfer	•			
	Number Street					
	City State Person's relationship to y	Zip Code ou				
be	thin 10 years before you fineficiary? nese are often called asset-p		d you transfer any property to a se	If-settled trust or sim	ilar device of whic	ch you are a
Z	No Yes. Fill in the details.					
_	1		Description and value of the	property transferred		Date transfer was made
	Name of trust					

### Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 50 of 79

Debtor 1 Sheila Pulphus Case number (if known) First Name Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Yes Number Street Number Street

City

State

State

7in Code

Citv

Zip Code

### Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 51 of 79

Debtor 1 Sheila Pulphus Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Nο Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code City State Zip Code

# Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 52 of 79

Deb	tor 1	Sheila				ılphus	Ca	se number <i>(i</i>	f known)		
		First Name	!	Middle Name	Las	st Name					
26.	Hav	e you been a part	y in any judici	al or administr	ative proce	eding under	any environme	ental law? Ir	iclude settlemer	nts and orde	rs.
		No Yes. Fill in the det	ails.								
					Court or ag	ency		Nature	of the case		Status of the case
		Case title			Court Name						Pending
		Case number			NumberStree						On appeal
					City	State	Zip Code				Concluded
Pari	i 11:	Give Details At	oout Your B	usiness or Co	onnections	to Any Bu	siness				
27.	Witl	nin 4 years before	you filed for b	oankruptcy, dic	l you own a	business or	have any of the	e following o	connections to a	ny business?	,
		A sole propri	etor or self-er	nployed in a tra	ade, profess	sion, or other	r activity, either	full-time or p	part-time		
		A member of A partner in a		lity company (L	LC) or limite	ed liability pa	artnership (LLP)	)			
				naging executiv	ve of a corpo	oration					
		An owner of	at least 5% of	the voting or e	quity securi	ties of a corp	poration				
	<b>✓</b>	No. None of the a									
	Ш	Yes. Check all that	at apply abov	e and fill in the			ousiness. ure of the busin		Employer Idea	ntification n	ımbar Do nat
					Descr	ibe the nati	are of the busin	iess	Employer Ider include Socia		
		Business Name			_				EIN:		
		Number Street			— Name	of account	ant or bookkee	per	Dates busines	ss existed	
		City	State	Zip Code	_				From	To	
					Descr	ibe the natu	ure of the busin	ess	Employer Ider		
		Business Name			_				EIN:		
		Number Street			_				Dates busines	ss existed	
		City	State	Zip Code	Name —	of account	ant or bookkee	per	From	To	
		•		•							
					Descr	ibe the natu	ure of the busin	ess	Employer Ider include Socia		
		Business Name			_				EIN:		
		Number Street			Name	of account	ant or bookkee	per	Dates busines	ss existed	
		City	State	Zip Code	_	. acount			From	To	

# Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 53 of 79

Deb	tor 1 Sh	neila		Pulphus	Case number (if known)
	Fir	rst Name	Middle Name	Last Name	
28.	credit	tors, or other parties	5.	give a financial statement t	o anyone about your business? Include all financial institutions,
	ш			Date issued	
				Date issued	
	1	Name		MM/DD/YYYY	
	_				
	١	Number Street			
	7	City S	state Zip Code		
		Oity C	riale Zip Gode		
Part	12: S	Sign Below			
t	rue and	d correct. I understa ruptcy case can rest	and that making a false state ult in fines up to \$250,000, o	ement, concealing property,	s, and I declare under penalty of perjury that the answers are or obtaining money or property by fraud in connection with rears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		Signature of	ila Pulphus of Debtor 1		Signature of Debtor 2
		oignaturo	7 200101 1		Date
		Date 7/23	/2018		Date
[	✓ No Yes		ages to Your Statement of F		s Filing for Bankruptcy (Official Form 107)?  cruptcy forms?
	<b>√</b> No				
j	Yes	s. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 54 of 79

B2030 (Form 2030) (12/15)

In

### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

2	Chaila Pulahua	Northern Dis	Casa No	
	Sheila Pulphus  Debtor		Case No.	(If known)
	200101		Chapter	Chapter 13
D	ISCLOSURE OF	COMPENSATI	ON OF ATTORNEY F	OR DEBTOR
compe	nsation paid to me within one	e year before the filing of t	ertify that I am the attorney for the ab he petition in bankruptcy, or agreed t mplation of or in connection w ith the	o be paid to me, for services
For leg	al services, I have agreed to a	ccept		\$4,000.00
Prior to	the filing of this statement I	have received		\$400.00
Balano	e Due			\$3,600.0
2. The so	urce of the compensation pai	d to me was:		
	<b>✓</b> Debtor	Other (spec	ify)	
3. The so	urce of the compensation pai	d to me is:		
	<b>✓</b> Debtor	Other (spec	ify)	
	ave not agreed to share the al embers and associates of my		ation with any other person unless the	ey are
└─ me		w firm. A copy of the agre	n with a other person or persons who ement, together with a list of the nam	
			egal service for all aspects of the banling advice to the debtor in determining	
b.	Preparation and filing of any	petition, schedules, state	ments of affairs and plan which may	be required;
C.	Representation of the debtor	r at the meeting of credito	rs and confirmation hearing, and any	adjourned hearings thereof;
d.	Representation of the debtor	r in adversary proceedings	and other contested bankruptcy mat	ters;
6. By agre	eement with the debtor(s), the	above-disclosed fee doe	s not include the following services:	
	hat the foregoing is a comple his bankruptcy proceedings.		FICATION  ment or arrangement for payment to r	me for representation of the
. ,	7/23/2018		/s/ Hilary L Jabs	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 55 of 79

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

#### Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 56 of 79

6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

#### Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 57 of 79

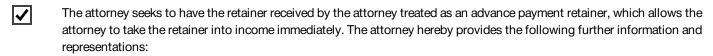
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$343.47
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$33.47 for expenses, leaving a balance due of \$3,943.47
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	7/23/2018	
Signed	:	
/s/ Shei	ila Pulphus	
		/s/ Hilary L Jabs
Debtor(	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1.717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

# Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

# Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

# Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc">http://www.justice.gov/ust/eo/hapcpa/ccde/cc</a> approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 64 of 79

### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Pulphus, Sheila	Case No.	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFICAT	TION OF CREDITOR MAT	RIX
Tł knowledge	ne above named Debtors hereby verify tha	t the attached list of creditors is tr	ue and correct to the best of their
Date:	7/23/2018	/s/ Pulphus, She	eila
		Pulphus, Sheila Signature of Deb	ntor

US DEPT OF ED/GLELSI 2401 Internal Lane Attn: Chhengre Lim Madison, WI, 53704

DEPT OF ED/NAVIENT PO BOX 9635 WILKES BARRE, PA, 18773

REGIONAL ACCEPTANCE CO Po Box 1847 Wilson, NC, 27894

ATG CREDIT 1700 W CORTLAND ST STE 2 CHICAGO, IL, 60622

MIDLAND FUNDING PO Box 13105 Roanoke, VA, 24031

CREDMGMTCNTL P.O. BOX 1654 GREEN BAY, WI, 54301

PORTFOLIO RECOV ASSOC PO Box 41067 Norfolk, VA, 23541

City of Chicago - Dept. of Finance 333 S State Street, Suite 330 Chicago, IL, 60604

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

IDES - Bankruptcy Department PO Box 4385 Chicago, IL, 60680

ComEd 1919 Swift Drive Oak Brook, IL, 60523 Comcast (Xfinity) P.O. Box 3001 Southeastern, PA, 19398

Sprint PO Box 7949 Overland Park, KS, 66207

PLS Loan Store 346 Commons Dr # 348 Bolingbrook, IL, 60440

Americash 1726 W Jefferson St Joliet, IL, 60435

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 68 of 79

6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

#### Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 69 of 79

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$343.47
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$33.47 for expenses, leaving a balance due of \$3,943.47
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 7/23/2018	
Signed:	
/s/ Sheila Pulphus // // // // // // // // // // // // //	
- Cyling - College	/s/ Hilary L Jabs
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 72 of 79

#### THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28<sup>th</sup> Floor Chicago, IL 60603 (312) 913-0625

Re: Agreement Regarding Priority Treatment of The Semrad Law Firm LLC's Fees and Expenses

Dear Sheila Pulphus,

Thank you for choosing The Semrad Law Firm LLC (the Firm) to represent you in connection with your Chapter 13 bankruptcy case. In addition to the terms contained in the Court Approved Retention Agreement (CARA) it is our policy to confirm in writing how and when the Firm's fees and expenses will be paid. If there are any terms contained in this document that are in conflict with CARA, those terms are void.

Aside from any initial retainer that you pay the Firm, you will be required to pay the Firm's fees and expenses through the Chapter 13 plan after it is approved by the Bankruptcy Court. Each month, you will pay the Trustee the amount stated in your Chapter 13 plan. The Trustee will then disburse that money out according to the provisions of your plan to the Firm and other creditors.

The model Chapter 13 plan gives fourth priority to attorneys' fees, after the Trustee's fees, current mortgage payments, and payments to secured creditors listed in Section 3.1, 3.2, or 3.3 (for example, payments due to lenders on a loan to purchase a car, furniture, appliance or other item of personal property). The Firm intends to alter this priority scheme by modifying the model Chapter 13 plan to provide for payment of the Firm's attorney's fees and costs before any payments are made to your other creditors. That means that the money you send to the Trustee each month will first be paid to the Firm and not to pay the claims of your other creditors until the Firm's fees and expenses are paid in full. Such claims of other creditors include your car note, other financed personal property, parking tickets, taxes, and any claims of other creditors that may be included in your plan.

Aside from the Firm's commitment to perform any and all work reasonably necessary to represent you in this bankruptcy case without requiring you to pay a substantial amount of the fees and expenses up front, there is no benefit to you from this priority treatment of the Firm's fees and expenses. Furthermore, this arrangement presents certain risks. In the event that your case is dismissed before completion of the plan or if you decide to convert your case to a case under Chapter 7, it is likely that the Firm's attorneys' fees will have been paid while little of your other debts are paid.

In addition, there is the possibility that a creditor or the Trustee may object to the Firm being paid under this altered priority arrangement. In the event of such an objection, the Firm may

#### THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28<sup>th</sup> Floor Chicago, IL 60603 (312) 913-0625

lower that amount that the Firm will receive each month and increase the monthly payment to such creditor in order to resolve the objection. However, creditors may seek to recover additional attorneys' fees as a result of any such objection and you may be required to pay the creditors' additional attorneys' fees over time through the Chapter 13 Plan.

A Chapter 13 plan will be filed on your behalf to repay your creditors. Your Chapter 13 plan payment will be \$150.00 at the time of filing. This monthly Chapter 13 plan payment can be subject to change during your case. Included within this monthly plan payment is the Firm's compensation for representing you during the Chapter 13. You will be paying the Firm an attorney fee of \$4,000.00, with an initial down payment of \$400.00.

Within the Chapter 13 plan payment, you will be paying back your creditors and the Firm's attorney fees:

- 1. The trustee will be paid an estimated 4.7% of the plan payment.
- 2. The Firm's fees will be paid at approximately \$142.95/mo.
- 3. General Unsecured Creditors will be paid 10% pro-rata after all other creditors.

If you do not wish to pay the Firm's attorneys' fees and expenses ahead of your creditors as set forth above, you have the following options:

- A. You can elect to pay the Firm an upfront retainer of \$1,500 prior to filing your case and elect for the plan to pay your car note (and/or other claims secured by personal property) and mortgage arrears in equal set monthly payments along with the Firm's fees and expenses; or
- B. You can seek representation by another firm under a different payment arrangement.

Please carefully review this letter. If the terms are not consistent with your understanding of our engagement in any respect or if you have any questions concerning the same, please notify us promptly. You can also seek advice from other counsel regarding your rights under this arrangement. Firm policy and a prior court order require that we receive confirmation of your acceptance of these terms in the form of your signature at the bottom of this letter. Please return the signed copy to the Firm as soon as possible.

Very Truly Yours,

THE SEMRAD LAW FIRM LLC

Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 74 of 79

### THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28<sup>th</sup> Floor Chicago, IL 60603 (312) 913-0625

One of its Attorneys

Accepted:

Date: 07/23/2018

# Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 75 of 79

Debtor 1 Sheila First Name	Pulphus Middle Name Last Nam	Case number (if	known)
	estions for Reporting Purposes		
16. What kind of debts do you have?	16a. Are your debts primarily consulting incurred by an individual primarily.  No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primarily busing money for a business or investing No. Go to line 16c.  Yes. Go to line 17.  16c. State the type of debts you owe	rily for a personal, family, or ho ess debts? <i>Business debts</i> are nent or through the operation o	usehold purpose."  debts that you incurred to obtain of the business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that funds w		t property is excluded and administrative ecured creditors?
	<b>5</b> 1.40	<b>1</b> 1 000 F 000	<b>5</b> 05 004 50 000
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	
20. How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ☑ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	
Part 7: Sign Below			
For you	correct.  If I have chosen to file under Chapter of title 11, United States Code. I under Under Chapter 7.  If no attorney represents me and I did out this document, I have obtained an I request relief in accordance with the I understand making a false statement connection with a bankruptcy case can both. 18 U.S.C. §§ 152, 1341, 1519,	7, I am aware that I may proceed erstand the relief available under a not pay or agree to pay someond read the notice required by 1 to chapter of title 11, United States, concealing property, or obtain an result in fines up to \$250,00 and \$571.	tes Code, specified in this petition. ining money or property by fraud in 10, or imprisonment for up to 20 years, or
	Signature of Debtor 1		re of Debtor 2
	Executed on 7/23/2018 MM / DD / YYYY	Execu	ted on

# Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 76 of 79

Debtor 1	Sheila		Pulphus
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the:	Northern	District of Illinois
United States	Bankruptcy Court for the:	Nortnern	(State)
Case number (If known)			

### Official Form 106Dec

Check if this is an amended filing

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Sign Below						
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?						
✓ No						
Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					
Under penalty of perjury, I declare that I have read the summar	y and schedules filed with this declaration and					
that they are true and correct.						
Signature of Debtor 1	Signature of Debtor 2					
Date 7/23/2018	Date					
MM/DD/YYYY	MM/DD/YYYY					

# Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 77 of 79

Debtor	1 Sheila		Pulphus	Case number (if known)		
	First Name	Middle Name	Last Name			
c	Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institution creditors, or other parties.  No  Yes. Fill in the details below.					
			Date issued			
	Name		MM/DD/YYYY			
	Number Ctreet		_			
	Number Street					
	City	State Zip Code	_			
	— Oity	otate Zip code				
Part 1	2: Sign Below					
tru	I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  /s/ Sheila Pulphus					
	Signature	e of Debtor 1		Signature of Debtor 2		
	Date 7/2	23/2018		Date		
Dic	Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?					
V	No					
	Yes					
<u> </u>	•					
Die	Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?					
V	No					
È	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).		

Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 78 of 79

### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Pulphus, Sheila  Debtor(s)	Case No		
		Chapter.	Chapter13	
	VERIFICATIO	N OF CREDITOR MAT	RIX	
knowle	The above named Debtors hereby verify that th dge.	e attached list of creditors is tr	ue and correct to the best of	their
Date:	7/23/2018	/s/ Pulphus, She	oila Melle S	1 Sugar
		Pulphus, Sheila Signature of Det	ptor	

# Case 18-20566 Doc 1 Filed 07/23/18 Entered 07/23/18 16:45:00 Desc Main Document Page 79 of 79

Debto	r 1 Sheila First Name	Middle Name	Pulphus Last Name	Case number (if known)			
16.	Calculate the media	n family income that applies to y	ou. Follow these steps	:			
	16a. Fill in the state in	which you live.	Illinois				
	16b. Fill in the numbe	r of people in your household.	1				
		family income for your state and s	William Control of the Control of th		\$52,410.00		
	household using the link sp	ecified in the separate instructions f		d a list of applicable median income amounts, go online ay also be available at the bankruptcy clerk's office.			
17.	How do the lines cor	· ·					
	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).						
	U.S.C. § 13.		Calculation of Dispos	ck box 2, <i>Disposable income is determined under 11</i> sable Income (Official Form 122C-2). On line 39 of that			
Part	Calculate Your	Commitment Period Under	11 U.S.C. §1325(b	)(4)			
18.	Copy your total aver	age monthly income from line 11	***************************************		\$66.00		
19.	9. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.						
	19a. If the marital adju	ustment does not apply, fill in 0 on	line 19a.		-\$0.00		
	19b. Subtract line 19	9a from line 18.			\$66.00		
20.	Calculate your curre	ent monthly income for the year.	Follow these steps:				
	20a. Copy line 19b.		un commission de la com		\$66.00		
	Multiply by 12 (t	he number of months in a year).			x 12		
	20b. The result is your current monthly income for the year for this part of the form.						
	20c. Copy the median	n family income for your state and s	size of household from	line 16c.	\$52,410.00		
21.	How do the lines co	mpare?					
	Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.						
		than or equal to line 20c. Unless o ent period is 5 years. Go to Part 4.	therwise ordered by the	e court, on the top of page 1 of this form, check box			
Part	4: Sign Below						
	By signing here, I	declare under penalty of perjury th	at the information on the	nis statement and in any attachments is true and correct.			
	* /s/ Sheila Pulphus And						
	Signature of	Debtor 1		Signature of Debtor 2			
	Date 7/23/2 MM/D	2018 D/YYYY		Date MM/DD/YYYY			
	If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.						